

THE NEW ADVENTURES OF J. RUFUS WALLINGFORD

By
GEORGE RANDOLPH CHESTER,
Creator of "Wallingford,"
and
CHARLES W. GODDARD

Read the story and then
see the moving pictures

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CHAPTER IV.

Wallingford as a Banker.

A big and genial Jim Wallingford and lean and dapper Blackie Daw swung off the train, the two Warden girls rushed up to meet them, eager and excited. "We thought the train would never come," said Violet, slipping her hand through Blackie's arm and casting down her lashes after he had gazed quite long enough into her sparkling blue eyes. "You're more than an hour late."

"I had the train stop to gather these violets for thee," grinned Blackie, and with a tremendous flourish presented her with a smooth little white box, tied with a florist's ribbon.

"And I suppose you pinched the boxes from a box hedge," laughed Fannie Warden, the flush of welcome still on her brown cheeks. She was happily untying the ribbon bow, and big J. Rufus was smiling down at her in pleased content.

"Business before pleasure," he chuckled. He led the way to a waiting bus, and as it started the rattle of the infernal contraption gave them as much privacy as if they had been locked in a vault. "What do you know about Prine?"

"Not as much as we had hoped to find out," reported Fannie. "He practically owns the town, and we know that he is guilty, for he recognized us when we went into his bank and drop-



"Get Back to Your Work, Qualey."

ped his eyes. We've investigated all the directors of the bank and all the employees. The directors we can't get anything out of."

"They're a sporty crowd," interrupted Violet. "They spend a tremendous amount of money. Tell them about Qualey, Fannie."

"It was coming to him," went on Fannie, her brown eyes deeply thoughtful. "He's the head bookkeeper at the bank. He knows us too."

"He jumps and jerks every time he sees us, so we let him see us as often as possible," added Violet.

"Hey!" yelled a voice outside. "Hey, hey, there!"

Running beside the bus was a boy so freckled that he looked like a Spanish omelet. He held his cap in his hand, and his carrot colored hair was flying. He grinned ecstatically as he saw Blackie and Wallingford and jumped on the rear step of the bus with a flying leap. He jerked open the door and thrust in his head.

"Hey!" he said in a hoarse whisper and reached for the belt strap. "Qualey's leaving the bank!"

"Goodbye!" cried Violet, jumping up as the bus stopped abruptly.

"Well see you at the hotel," said Fannie, and the girls were out and following Tom Jessup before the men could offer to help them alight.

The bookkeeper's eyes rounded until his high arched brows stopped their upward.

"There is likely to be an investigation," he growled, holding his wrist. "No," grinned President Prine, his dimple deepening as he realized that the bookkeeper was still there. "Get back to your work, Qualey."

A young man knocked while the bank directors were in session and came in. He was a tall young man with an enormous high collar and a curly forelock, and he looked as if he might play a mandolin in his off hours.

"A gentleman wishes to speak with the board," he told President Prine, proffering a card. Each of the five directors glanced at the others. None of them smiled at the young man.

"J. Rufus Wallingford," read the president aloud, and the dimple deepened in his chin. "Never heard of him."

"He says that he only asks for three minutes," reported the young man, thrusting his fingers on the edge of the table. The time he was playing in his mind was "In the Golden Gloom on Sunset Bay."

"He says that he wishes to address the board in the handling of deteriorating loans. He's a specialist in banking troubles."

Silence. Everybody was thinking. "What kind of a looking man is he?" inquired the president dubiously.

"A very large man," returned the mandolin player, with no trace of amusement coming into his countenance which was an immovable one. "He's a very pleasant man, with fashionable clothes and a large diamond in his cravat. He appears to be some one very important."

"Send him in," directed President Prine, returning to the board room, and a minute and a half later J. Rufus Wallingford stood before them, thoroughly at ease and in smiling possession of them, every one.

"Gentlemen," said he, in a round voice which had a suspicion of the oratorical in it, "I am a professional goat," and he chuckled jovially at them, his broad shoulders heaving, his eyes half closing, and the color of his face deepening.

"We win," declared Wallingford to Blackie Daw, as the telephone bell announced President Prine. "It's a safe bet to tell any crook he'd better come and see you. He always comes."

Blackie rose to go. "According to your program, I don't get a speaking part in this until the last act," he observed.

"Stick for the chat," grinned Wallingford. "A crook's always more uncomfortable with two in the room."

President Prine proved the truth of that observation by losing a degree of his suavity the moment he caught sight of the lanky, black mustached partner of Wallingford.

"Mr. Daw; Mr. Prine," introduced Wallingford urbanely. "Mr. Daw is one of my trusted men. His specialty is entering bankruptcy."

Mr. Prine, surveying Mr. Daw in the coal black eye, began to look as if he were sorry he had come.

"You're introducing me to a lot of new thoughts," he observed, deciding to sit in the big leather chair Wallingford pushed forward. The chair looked inviting, but a man sat huddled back in it so deep and so low that he was at a tremendous psychological disadvantage. Wallingford, sitting opposite in a stiff chair, fairly towered over him.

"You were so vague at the bank this morning that I scarcely understood anything more than your invitation to call. So I have called—out of curiosity."

Wallingford grinned down at him. "You called to help yourself out of a scrape," he declared, looking Mr. Prine unwaveringly in the eye.

President Prine looked at the door, but he did not get up. Blackie Daw watched him a long moment, and then, with a grin, sauntered to the telephone and ordered drinks. Wallingford, smiling jovially, paused to wipe his brow, his neck and the edge of his collar, as he always did after winning a strained point; then he closed the door.

"That's better," he observed, standing big and broad before the banker. "Now you can tell me the truth, as you would to your lawyer or your doctor. I'll explain my business a little better. Suppose your bank has loaned a lot of money on bad notes; suppose that money was passed by the borrowers to you and everything nicely covered up so that you couldn't be called anything worse than a fool; suppose that when the time comes to let go you find there's one unreliable man in the combination and you don't dare kill him. Well, you need a goat. I'm it."

President Prine became less indignant than he was interested. "I don't think I follow you."

"I'll explain Mr. Daw's business," resumed Wallingford as Blackie returned from the phone. "He is willing to borrow any amount of money on his notes and not get the money."

President Prine's eyes seemed to draw closer together.

"I don't see it," he acknowledged. "No," agreed Wallingford. "If it were so simple as that you might have thought of it yourself. Here's what we'll do with you—for \$50,000 we'll step in and bear the blame for anything irregular in your bank. If anybody's pinched we'll stand the pinch. If anybody's to go to Honduras we'll do the traveling."

"How?"

"You step down and out of the bank with every bad note for which you are responsible paid off and entered in the bank's cash account; then we step in and cover the cash which isn't there. Suppose you have \$300,000 of indebtedness which you knew couldn't be collected when you permitted it to be made. Mr. Daw has 5,000 acres of fine cotton land, which he hasn't. After you step out we'll loan him \$50,000 of it. The \$300,000 remains in the bank to cover your deficit, and the responsibility for that foolish loan is mine."

President Prine knotted his brows for a long time, and then he smiled.

"The banking laws in this state," he advised.

"Let us do the worrying about that. Now we'll get down to figures and to details, Mr. Prine. What are the amounts of your bogus securities?"

The rabbit eyed bookkeeper answered the bell of the new manager with weak knees, but the hugely impressive Wallingford beamed on him with a cordial good will which was so full of vitality that it seemed like a tonic.

"Well, Qualey, here we are," observed Wallingford pleasantly.

"Yes, sir," and Qualey's face brightened for the first time in five years.

"Now we'll make this an honest bank," chuckled the big man. "Please bring me these notes," and he handed over a list, one glance at which brought back into Qualey's countenance all the wrinkles he had been accumulating since he first began to blink his eye at the sight of a brass button.

"Yes, sir," fluttered Qualey, and taking that list into the vault of the bank, he leaned his head for five minutes against the cool surface of locker 562.

When he brought the familiar notes to Wallingford he laid them down and crumpled up in a chair like a ripped balloon.

"Very good," remarked Wallingford, lighting a thick, black cigar. "These notes are all to be canceled and paid today."

"I don't see why we can't resign in a body and be done with it," growled the fierce whiskered little director, who had been out of town and was being plunged into the whirl of events without explanation.

The president, the secretary, the high shouldered director and the fat one with the upturned nose were each ready to tell him.

"In that case we'd have nothing to say about our successors," stated President Prine, who was quicker of speech than the others, and his dimple deepened with misgiving as he glanced at the four strangers clustered with Wallingford around the tick of the grandfather's clock.

"Our resignation in a body would necessitate a special stockholders' meeting for an election of officers, and since we no longer hold a majority of stock we would have successors who"—he paused for a choice of words—"who would not understand finance."

"Oh!" observed the fierce whiskered director, his face lighting with pleasure. "As I see it we step out of place with every piece of commercial paper about which there could be any possible question called in, paid in cash and canceled."

"All paid," corroborated Secretary Morris, twirling endlessly at his glossy brown mustache. He was worried this morning. He was about to purchase a new car, and he could not decide on which of two makes.

"In cash," added the high shouldered director, cracking the knuckles of his ten fingers in succession. The left thumb gave him some trouble, but he managed it.

"Fine!" exclaimed the belated little director. "Where's the cash?"

"Well, as it just happens, there is no need to handle the actual specie since Mr. Wallingford informs me that he is to make a specie loan of \$50,000 more than the amount collected, and his client will accept specie orders on the amounts represented by the notes, taking the notes themselves for delivery."

The fierce whiskered director puzzled over that until his head began to knot, and then he slipped down into a vacant chair by the president.

"Let me understand this," he whispered. "We don't touch the cash?"

"No."

"Then Mr. Wallingford's borrower gives us his notes for \$50,000 and takes nothing in return?"

"Fifty thousand. We're not supposed to know about this, though," the president added. "We have no responsibility for what the new president may do."

"Certainly not," agreed the ingenuit director happily. "What I want to know is this: Do all those notes show on the books as paid before we step out?"

"They show it now, in cash!" And the president, with much satisfaction, handed him a copy of the trial balance. The bills receivable had been reduced by \$300,000, and the cash account had been augmented by that amount.

The fierce whiskered director resumed his regular seat. "I'm ready for the meeting to open," he stated.

The proceedings which followed were brief and crisp. President Prine resigned from his office and from the directorate. The remaining directors immediately named J. Rufus Wallingford as director to fill the unexpired vacancy, in spite of the fact that he only held one share of stock. Immediately thereafter they elected J. Rufus Wallingford president and at once induced that genial and smiling financier into office.

"Mr. President," remarked W. O. or Olton Jones, as soon as the door had closed behind the last of the retiring directors, "I move that we all go in the vault and split the cash."

"Meeting's adjourned," chuckled President Wallingford. "And let me warn you loose jawed bankers to buy some sticky taffy and keep right on chewing it until you get on that two-forty train. Sign these resignations, and don't fail in the dates." Producing a big red pocket-book, he handed them each a thousand dollar bill and a ticket to New York.

A tall, thin gentleman, with a black mustache, walked up to the window of the paying teller in the People's bank and laid down a check for \$150,000.

"Currency, please," he observed.

The paying teller, who was an elderly man with severe spectacles, examined the check on both sides and Blackie Daw from many angles as possible.

"H. G. Daw," he voicelessly formed with his lips, and a knot of concentration sprang between his eyes, lifting his spectacles. That name was a new one to him, and he consulted his references. The account was there, brand new, and for the exact amount mentioned on the check. "Have you any means of identification, Mr. Daw?"

"The man who took my money should be able to identify me," stated Mr. Daw, blowing a thin blue thread of smoke into the gilt dome. The teller murmured something about "picking him out."

"I can't pick him out," returned Mr. Daw, his neck refusing most insolently to turn. "It's his business to pick me out. I want my money!" he shouted.

"There's no necessity for shouting," protested the paying teller, glaring at



"Listen to that mob."

Blackie. "You'll have your money as soon as you're properly identified. There's something irregular here. I don't find your signature on file."

The excitable Mr. Daw suddenly grew furious.

"I want my money!" he yelled. "You're trying to delay me! There's a rumor all over town that the old officers looted the bank and resigned. If I don't get my money right away I'll call an officer."

The hay and feed merchant tore up his deposit slip and hurried over to a side desk. The butter and egg merchant had already drawn a check for his balance. There were eight depositors in the bank by now. The butter and egg merchant, waiting his turn at the window, was talking excitedly to three of them and displaying his check.

"Would you mind waiting a few minutes, Mrs. Grandin?" asked the paying teller anxiously as he counted out the lady's money. "I'd like to talk with you."

"I'll be back," promised Mrs. Grandin sweetly as she stuffed the money hastily into her hand bag. "I want to telephone some friends of mine," and as she darted away the paying teller realized, with a sickening sense of disaster, that the minute Mrs. Grandin emerged from the door irreparable damage would be done.

The butter and egg man lunged his bulk into the space vacated by the lady and slammed down a check. His eyes were bulging and his cheeks were working. Blackie Daw lunged into the butter and egg man's side with a sharp elbow and bumped him away; then Blackie wound his long fingers into the grill to hold his place in front of the wicket.

"My money," he howled. "You're holding the back because \$150,000 cash will clean out your bank! You're going to have a run today, and you know it!"

"Call an officer!" ordered the paying teller, about whose aged mouth there was a snap which Blackie rather admired.

President Wallingford stepped forward.

"I know the man," he said, entering the paying teller's cage. "The account is correct; give him the money." He picked up the check and put his O. K. on it. "What do you mean by this?" he demanded of H. G. Daw. "Are you trying to ruin the People's bank?"

"They wouldn't give me my money," loudly explained Mr. Daw. "I don't want to put the old officers in bad, but the truth about Prine and the rest of them had to come out before the day's over, anyhow, and I wanted my money!"

"Shut up, you fool!" ordered Wallingford, quite visibly angry. "Come inside and wait until your money can be counted."

"Give me room, will you—will you!" Blackie excitedly requested of the depositors who were crowding him. There were nine of them now in line, and there was no depositor in front of the receiving teller's window. Blackie Daw picked up a big yellow suit case, and "Remember," he cautioned the paying teller as he moved away, "no one gets paid until I get mine!"

The paying teller looked across at the receiving teller, and the receiving teller looked across at the paying teller. Both were lost in profound wonder as to how that account of H. G. Daw's had come on the books, but they did not speak. No employee desired to know anything which would be embarrassing on a witness stand, with the sole exception of the mandolin player, and he was handicapped.

"Shall I leave you the little toilet bag, Jim?" asked Blackie Daw in the office of President Wallingford, and he affectionately patted the yellow suit case, now stuffed with money.

"No," directed Wallingford, with a strained look on his face. He sat down, with frowning anxiety. "I don't want the money on me."

"I wish I could stay," reflected Blackie, his eyes kindling. "You're liable to have a scrimmage before you get out of this."

"I think not," calculated Wallingford, though the look of anxiety was still on his brow. "I'll have the town back of me if Prine tries to start anything."

There's no vengeance in a man who's trying to save his own neck."

Twenty minutes later Blackie Daw walked out of the back way with \$150,000 in the yellow suit case, and Wallingford sent for the bookkeeper.

"Well, Qualey, we're caught," he cheerfully told the shiverer who stood before him. "We'll probably all be jailed inside of twenty-four hours."

Mr. Qualey crumpled in a chair and shrank three sizes.

"We're lost!" exclaimed Wallingford. "Listen to that mob."

"There's one way out of this by which no one need be arrested. Prine and Morris and the other former directors must cover that deficit on the jump, and in currency!"

"That's right!" agreed the bookkeeper, with unexpected determination. "They're the ones who took the money, and they're the ones who have to save us."

"Gee! It took you a long time to find your sand!" chuckled Wallingford, wiping his brow in relief. "You hustle right around to Prine and tell him what they have to do."

"You bet I will!" declared Qualey, shaking his fist. "They can raise the money among them, if they have to shut up the Pit bucketshop and all go broke."

In a few minutes Prine slipped in the back way and confronted Wallingford. "A fine mess you got us into!" he hotly charged.

"Rotten!" agreed Wallingford. "Just hear them out there."

"It's none of my affair," declared Prine. "I was astonished that you sent crazy Qualey to me. When we stepped out of this bank we left it in a perfectly solvent condition. I can prove it by the books."

"You'll never have a chance," Wallingford told him, with a grin. "If this were only a matter of legal consequences you might bluff, but if this bank closes its doors with a deficit of nearly half its capital the people of this town will take you apart for souvenirs. If you don't believe it open the front door and show yourself to the crowd outside."

Prine walked to the door and put his hand on the knob. He paused as he heard his own name shouted. An angry depositor was demanding to know where he was.

"I'm sorry you blame me," grinned Wallingford. "You see, I haven't had a chance to pull the scheme that was to square you. I don't suppose anybody figured on the possibility of a run."

There was a knock at the door. The mandolin player came in, his expression entirely unchanged.

"Several of the depositors have asked to see Mr. Prine, if he is in," he politely reported, thumping on the edge of the door with his finger tips. The time was, "Oh, Myrtle, My Sweetheart."

"Not here!" snapped Prine.

"Very well, sir," accepted the mandolin player, no hair of his curly forelock awry.

"Good work," commented Wallingford. "Prine, we have cash enough to last about one hour, by slow counting. Before that's gone, you'd better be pouring the currency in here."

To add effect to his threat he set the door about an inch ajar. The lobby of the bank was packed solidly, and a roar came from the crowd, like a zoo just before feeding time. Even Wallingford paled as he caught their temper from their tone.

Wallingford touched a bell, and Qualey came in, stiffening at the sight of Prine.

"Qualey, tell President Prine where the deficit went."

"The Pit Brokerage company!" shrieked the desperate Qualey.

"You'll swear that on the witness stand?"

"You bet I will!"

Prine merely glanced at his bookkeeper and sat down—at the phone. He called up his fellow directors in succession and told them what they had to do and how rapidly they had to do it. Then he walked out into the brass grided bank cage and made a speech, a nice speech, a frank, straightforward, manly speech, the speech of an honest banker. At first they howled him down, but he finally got their ears and told them how the absurd ru-

Chemical company is to manufacture the strongest disinfectant in the world, and skunks!"

"What?" The tone was as explosive as possible to a man who was holding his nose tightly shut. "Well, you can't do that."

"Why can't I? It's my lot. Bought a hundred dollar option on it last night, and I'm going to start building my factory tomorrow."

A choking, gasping silence. Then: "You infernal grafter!" Another silence. "Well, how much for your option?"

"Ten thousand dollars, and send it over in currency."

Half an hour later the five strangers hurried out to the bus, their expense money added to the restitution fund. The hotel attendants were holding their noses; the passersby on the street were holding their noses; the motemen on the street cars were holding their noses; old men and young men, little children and women were at the same involuntary obedience to nature's first law. It was a city of left elbows held at right angles to the face.

"Currency, please," said Daw.

"Skunk."

"Skunk."

"Skunk."

"Skunk."

"Skunk."

"Skunk."

"Skunk."

mor had arisen, merely because the bank had employed a manager who was a stranger. Honest and capable as he was, that manager had been dismissed. Above all things, he told them that their money was there! He wanted them to draw it and be ashamed of themselves and bring it back next day. It was a fine speech, and they believed him, but they went on drawing their money just the same.

The paying teller spoke to him as he started back to the office.

"The currency is running rather low, sir," he urged.

"It will begin coming in at the back door in half an hour," promised Prine, looking at his watch. "It will come in all day faster than you can pay it out, and I'll stay right here to show myself."

Four very cheerful parties sat in the parlor of the hotel, and three of them peered over Wallingford's shoulder while he scratched from a little book the fourth name in the list of those who had assisted in robbing the Warden orphans of their father's fortune. The fourth name was that of President Prine.

"Just even, ladies," chuckled J. Rufus, mighty proud of himself; "\$150,000 to the penny."

"Oh, we forgot!" suddenly exclaimed Violet. "We didn't collect anything for the expense fund. We always—"

"Great Jehosophat!" Blackie Daw had jumped from his chair as the door opened, and, with a pale, drawn face, had thrown up a window. "Get out of here!" he yelled, while Wallingford and the girls rushed to the other window and poked out their heads.

"Where'll I go?" asked Toad Jessup calmly, closing the door and leaning against it. "They put me off the street car, and I had to walk clear back from the country. There's a man out there has a skunk farm."

"Get upstairs into the bathroom," ordered Wallingford, gasping for breath. "Put your clothes in a suit case and have it sunk in the canal. Blackie, get a machine. We'll all go for a ride."

The girls were still giggling when, as they drove swiftly through the cool evening air, J. Rufus began to chuckle.

"That expense fund," he explained. "We'll drive straight back to town. I want to find that real estate fellow."

The town awoke unusually early next morning, gasping for breath. There was in the air a pungent something which spurred into instant activity every revulsion possible to the human system. The town moaned and uttered one agonized word—

"Skunk!"

Never in all the history of civilization had there been such an overwhelming, persistent, devastating odor as that which permeated and saturated the sweet breeze of the morning. There was no escape from it. There was no hiding. There was no relief. The town might as well have been one armed that morning, for every citizen, irrespective of age, sex or color, was compelled to use one hand to close his or her olfactory organ. For a time the disaster was so bewildering that its source could only be conjectured, but at 9:15 Wallingford's telephone bell rang.

"Hello!" responded the faint nasal voice of J. Rufus.

"Is that you, Wallingford?" was the nasal reply. "Well, this is Prine. What do you mean by filling that shanty next to my store with those skunks?"

"They're necessary to my business," twanged Wallingford. "I'm collecting them as fast as I can. The Keebo

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